Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) Method for detecting fraud [[is]] in non-personal transactions comprising the steps of:

collecting purchaser data for the transaction, said purchaser data comprising a billing address and a ship-to address;

transmitting the purchaser's data said ship-to address to a fraud-detection system, the purchaser's data including a ship-to address for the transaction;

processing the purchaser's data said ship-to address to determine whether the transaction is potentially fraudulent by checking the purchaser's ship-to address against criteria; and

returning the relative risks of fraudulent activity associated with the transaction.

2.   (Original) The fraud detection method according to claim 1, wherein the processing step comprising parsing out the purchaser's ship-to address.

3.   (Currently Amended) The fraud detection method according to claim 1, ~~further comprising the~~ wherein the step of checking the purchaser's ship-to address against criteria comprises a step of checking to determine whether the purchaser's ship-to address exists.

4.   (Currently Amended) The fraud detection according to claim [[3]] 1, wherein the step of checking the purchaser's ship-to address against criteria ~~ship-to-address checking-step~~ comprises comparing a zip code of the ship-to address against a post office database.

5.   (Original) The fraud detection method according to claim 4, wherein the zip code is a ZIP + 4 zip code.

6.   (Currently Amended) The fraud detection method according to claim [[3]] 1, wherein the step of checking the purchaser's ship-to address against criteria ~~ship-to-address checking-step~~ comprises comparing the city and state of the ship-to address against the city and state with [[the]] a ZIP + 4 code.

7.   (Currently Amended) The fraud detection method according to claim [[3]]

1 wherein the step of checking the purchaser's ship-to address against criteria

ship-to-address-checking-step comprises the area code of the purchaser's phone

number to determine whether it fits the geographic area of the ship-to address.

8.   (Currently Amended) The fraud detection method according to claim [[3]]

1, wherein the step of checking the purchaser's ship-to address against criteria

ship-to-address-checking-step comprises comparing the purchaser's ship-to

address against the national change of address service database or the publisher's

change of address database.

9.   (Currently Amended) The fraud detection method according to claim [[3]]

1, wherein the step of checking the purchaser's ship-to address against criteria

ship-to-address-checking-step comprises rating [[the]] a building site associated

with the "ship-to" address to determine whether the building or lot type is

inconsistent with the transaction data.

10.   (Currently Amended) The fraud detection method according to claim 1,

wherein the step of checking the purchaser's ship-to address against criteria

further ~~comprising~~ <u>comprises</u> the step of checking the purchaser's ship-to address against an historical database to determine whether a prior history of fraud exists.

11.   (Original) The fraud detection method according to claim 10, wherein the prior history of fraud determining step comprises checking whether a record associated with the purchaser's ship-to address exists in the historical fraud database.

12.   (Original) The fraud detection method according to claim 11, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.

13.   (Currently Amended) The fraud detection method according to claim 1, <u>wherein the step of checking the purchaser's ship-to address against criteria</u> further ~~comprising~~ <u>comprises</u> the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.

14.   (Original) The fraud detection method according to claim 13, wherein the

pattern of fraud detecting step comprises determining whether an overlapping use

of payment means and ship-to address is present by consulting a database of prior

transactions.

15.   (Original) The fraud detection method according to claim 13, wherein the

pattern of fraud detecting step comprises retroactively notifying the merchant of

previous transactions associated with the ship-to address once a pattern of

fraudulent activity has been detected.

16.   (Currently Amended) The fraud detection method according to claim 1,

wherein the step of checking the purchaser's ship-to address against criteria

further ~~comprising~~ comprises the step of checking the purchaser's ship-to address

against a modeling engine to determine whether elements exist in the

demographic data which correlate with fraudulent trends.

17.   (Currently Amended) The fraud detection method according to claim 1,

wherein the step of checking the purchaser's ship-to address against criteria

further ~~comprising~~ comprises the step of calculating a score based at least in part

upon the likelihood that the transaction is fraudulent.

18.   (Currently Amended) The fraud detection method according to claim [[2]] 1, further comprising the step of checking to determine whether the purchaser's ship-to address exists.

19.   (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing a zip code of the ship-to address against a post office database.

20.   (Original) The fraud detection method according to claim 19, wherein the zip code is a ZIP + 4 zip code.

21.   (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing the city and state of the ship-to address against the city and state with the ZIP + 4 code.

22.   (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises checking the area code of the purchaser's

phone number to determine whether it fits the geographic area of the ship-to

address.

23.   (Original) The fraud detection method according to claim 18, wherein the

ship-to address checking step comprises comparing the purchaser's ship-to

address against the national change of address service database or the publisher's

change of address database.

24.   (Original) The fraud detection method according to claim 18, wherein the

ship-to address checking step comprises rating the building site associated with

the "ship-to" address to determine whether the building or lot type is inconsistent

with the transaction data.

25.   (Original) The fraud detection method according to claim 18, further

comprising the step of checking the purchaser's ship-to address against an

historical database to determine whether a prior history of fraud exists.

26.   (Original) The fraud detection method according to claim 25, wherein the

prior history of fraud determining step comprises checking whether a record

associated with the purchaser's ship-to address exists in the historical fraud database.

27.   (Original) The fraud detection method according to claim 26, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.

28.   (Original) The fraud detection method according to claim 25, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.

29.   (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises determining whether an overlapping use of payment means and ship-to address is present by consulting a database of prior transactions.

30.   (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises retroactively notifying the merchant of

previous transactions associated with the ship-to address once a pattern of

fraudulent activity has been detected.

31.   (Original)   The fraud detection method according to claim 28, further

comprising the step of checking the purchaser's ship-to address against a

modeling engine to determine whether elements exist in the demographic data

which correlate with fraudulent trends.

32.   (Original)   The fraud detection method according to claim 31, further

comprising the step of calculating a score based at least in part upon the likelihood

that the transaction is fraudulent.